

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEYCaption in Compliance with D.N.J. LBR 9004-1(b)
2018-1498Powers Kirn, LLC
ecf@powerskirn.com
728 Marne Highway, Suite 200
Moorestown, NJ 08057
856-802-1000

In Re:

Juana F. Henriquez-Upia

Certificate of Notice

Page 1 of 4

Order Filed on July 8, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-30997-RG

Hearing Date: June 2, 2021

Judge: Honorable Rosemary Gambardella

Chapter: 13

ORDER CURING ARREARS AND PROVIDING
FOR FURTHER DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is
hereby **ORDERED**.

DATED: July 8, 2021

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Debtor: Juana F. Henriquez-Upia

Case No.: 18-30997-RG

Caption of Order:

ORDER CURING ARREARS AND PROVIDING
FOR FURTHER DEFAULT

Upon the motion of Powers Kim, LLC, Attorney for Provident Funding Associates, L.P., debtor(s)' mortgagee, under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain real property as hereinafter set forth, and for cause shown, it is

ORDERED as follows:

1. Debtor(s) shall commence curing post petition arrears through May 1, 2021, in the sum of \$10,870.13 which is itemized as follows:

Qty	Item	Amount	(From - To)		Extended Amount
15	Payments @	\$717.23	(03/01/2020 - 05/01/2021)	=	\$10,758.45
1	Payments @	\$773.11	(06/01/2021 - 06/01/2021)		\$773.11
	Funds in Suspense				<u>\$-661.43</u>
	Arrears to Cure:			=	\$10,870.13

2. Post-petition funds in suspense totaling \$661.43 shall be applied to reduce the arrears.

3. Debtor(s) shall commence curing the balance of post-petition arrears by making payment of \$1,811.69 in addition to debtor's regular monthly mortgage payment starting July 1, 2021 through November 1, 2021 and then make a payment of \$1,811.68 on December 1, 2021 in addition to the regular monthly payment.

4. Debtor(s) shall resume regular monthly mortgage payments starting on July 1, 2021.

5. The mortgagee is awarded a counsel fee and costs of \$688.00 on this application, which sum shall be collected and disbursed by the standing trustee in addition to the mortgagee's claim.

6. If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's Attorney.

7. The movant shall serve this order on the debtor, any trustee and other party who entered an appearance on the motion.

In re:
Juana F. Henriquez-Upia
Debtor

Case No. 18-30997-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 08, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2021:

Recip ID	Recipient Name and Address
db	+ Juana F. Henriquez-Upia, 1677 JFK Blvd, Unit 6, Jersey City, NJ 07305-1860

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2021 at the address(es) listed below:

Name	Email Address
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Juana F. Henriquez-Upia ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor Provident Funding Associates L.P. ecf@powerskirm.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jul 08, 2021

Form ID: pdf903

Total Noticed: 1

William M.E. Powers

on behalf of Creditor Provident Funding Associates L.P. ecf@powerskirm.com

William M.E. Powers, III

on behalf of Creditor Provident Funding Associates L.P. ecf@powerskirm.com

TOTAL: 8